

Information to identify the case:

Debtor 1	Richard D. Cross	Social Security number or ITIN xxx-xx-6870
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Kimberly M. Cross	Social Security number or ITIN xxx-xx-0234
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-22957-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard D. Cross

Kimberly M. Cross

6/23/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Richard D. Cross
 Kimberly M. Cross
 Debtors

Case No. 16-22957-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Jun 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2017.

db/jdb +Richard D. Cross, Kimberly M. Cross, 7376 Woodbury Rd., Mays Landing, NJ 08330-3961
 aty +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
 516273482 +APG Cardiology Group, PO Box 786061, Philadelphia, PA 19178-6061
 516273483 +APG Hospitalists, PO Box 786061, Philadelphia, PA 19178-6061
 516273485 +ARMC Faculty Practice - Pathology, PO Box 8500-5287, Philadelphia, PA 19178-0001
 516273480 +Amcol Systems, PO Box 21625, Columbia, SC 29221-1625
 516273481 +Apex Asset Management, LLC, 2501 Oregon Pike, Ste. 102, Lancaster, PA 17601-4890
 516273484 +Arcadia, PO Box 6768, Reading, PA 19610-0768
 516273487 +Atlantic Emergency Assoc., PO Box 88087, Chicago, IL 60680-1087
 516273488 +Atlantic Heart Rhythm Center, 415 Chris Gaupp Dr Ste C, Absecon, NJ 08205-4440
 516273489 +Atlantic Medical Imaging, LLC, PO Box 1564, Indianapolis, IN 46206-1564
 516273490 +Atlantic Pulmonary & Critical Care Assoc, 741 South Second Ave., Ste. A, Absecon, NJ 08205-9542
 516273491 +Atlantic Radiologists, 65 W Jimmie Leeds Rd., Absecon, NJ 08205-9403
 516273492 +Atlanticare Regional Medical Center, PO Box 786361, Philadelphia, PA 19178-6361
 516273494 +Community Surgical Supply, PO Box 4686, Toms River, NJ 08754-4686
 516273495 +Complete Collection Services, PO Box 824336, Philadelphia, PA 19182-4336
 516273496 +Gatestone & Co. International, Inc., 1000 N. West St., Ste. 1200, Wilmington, DE 19801-1058
 516273497 +Good Shepherd Penn Partners, 1800 Lombard St., Philadelphia, PA 19146-1414
 516273499 +Jersey Shore Gastroenterology Assoc., 408 Bethel Rd. Ste. E, Somers Point, NJ 08244-2191
 516273500 +KML Law Group, P.C., 216 Haddon Ave., Ste. 406, Collingswood, NJ 08108-2812
 516273501 +LabCorp, PO Box 2240, Burlington, NC 27216-2240
 516273503 +Medical Records Online, Inc., PO Box 61507, King of Prussia, PA 19406-0907
 516432333 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 516273504 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
 516273505 +Nazha Cancer Center, 411 New Rd., Northfield, NJ 08225-1648
 516273506 +Patient Financial Services, 30 Washington Ave., Ste. C-6, Haddonfield, NJ 08033-3341
 516273507 +Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 516273508 +PennCredit, PO Box 988, Harrisburg, PA 17108-0988
 516273509 +Pomona Heating & Cooling, LLC, PO Box 645, Pomona, NJ 08240-0645
 516273512 +Rickart Collection Systems, Inc., PO Box 7242, North Brunswick, NJ 08902-7242
 516273513 +Rowan Medicine, Faculty Practice Plan, PO Box 635, Bellmawr, NJ 08099-0635
 516273514 +Rowan University, PO Box 635, Bellmawr, NJ 08099-0635
 516273515 +Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
 516273516 +Southern Jersey Family Medical Center, 1 North White Horse Pike, Hammonton, NJ 08037-1875
 516390237 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 516273518 +US Department of Education, PO Box 69184, Harrisburg, PA 17106-9184
 516273517 +United Telemanagement Corp., PO Box 145465, Cincinnati, OH 45250-5465
 516273521 +Williams Family Medicine, PC, 415 S. Chris Gaupp Dr., Ste. C-2, Absecon, NJ 08205-4440

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2017 22:40:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2017 22:40:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr EDI: WFFC.COM Jun 23 2017 22:23:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
 516405772 EDI: AIS.COM Jun 23 2017 22:23:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 516488975 EDI: RESURGENT.COM Jun 23 2017 22:23:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516273486 E-mail/Text: bankruptcy@pepcoholdings.com Jun 23 2017 22:40:08 Atlantic City EElectric, PO Box 13610, Philadelphia, PA 19101-3610
 516283641 E-mail/Text: bankruptcy@pepcoholdings.com Jun 23 2017 22:40:08 Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mailstop 84CP42, Carneys Point, NJ 08069-3600
 516273493 EDI: BANKAMER2.COM Jun 23 2017 22:23:00 Bank of America, 100 North Tryon St., Charlotte, NC 28255-0001
 516273498 EDI: IIC9.COM Jun 23 2017 22:23:00 IC Systems, Inc., PO Box 64444, Saint Paul, MN 55164-0444
 516273502 E-mail/Text: bknotices@mbandw.com Jun 23 2017 22:41:07 McCarthy, Burgess & Wolfe, 26000 Cannon Rd., Bedford, OH 44146-1807
 516273510 E-mail/Text: bkdepartment@rtresolutions.com Jun 23 2017 22:40:54 Real Time Resolutions, PO Box 731940, Dallas, TX 75373-1940
 516493641 E-mail/Text: bkdepartment@rtresolutions.com Jun 23 2017 22:40:54 Real Time Resolutions, Inc., 1349 Empire Central Dr, Suite 150, Dallas, TX 75247-4029
 516492462 E-mail/Text: bkdepartment@rtresolutions.com Jun 23 2017 22:40:54 Real Time Resolutions, Inc., PO Box 35888, Dallas, Texas 75235-0888
 516273519 EDI: VERIZONCOMB.COM Jun 23 2017 22:23:00 Verizon Wireless, 140 West St., New York, NY 10007-2123

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 54

Date Rcvd: Jun 23, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516318314 EDI: WFFC.COM Jun 23 2017 22:23:00 Wells Fargo Bank N.A.,,
d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
516273520 +EDI: WFFC.COM Jun 23 2017 22:23:00 Wells Fargo Dealer Services, PO Box 25341,
Santa Ana, CA 92799-5341

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1m* Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
516273511 ##+Richard J. Boudreau & Associates, LLC, 6 Manor Parkway, Salem, NH 03079-2841
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 23, 2017 at the address(es) listed below:

Bruno Bellucci, III on behalf of Joint Debtor Kimberly M. Cross jkearney@belluccilaw.net,
bbellucci@belluccilaw.net, jrosati@belluccilaw.net, kpaleremo@belluccilaw.net,
jbonner@belluccilaw.net
Bruno Bellucci, III on behalf of Debtor Richard D. Cross jkearney@belluccilaw.net,
bbellucci@belluccilaw.net, jrosati@belluccilaw.net, kpaleremo@belluccilaw.net,
jbonner@belluccilaw.net
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Isabel Balboa ecfmail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services mortonlaw.bcraig@verizon.net, tfitz@mortoncraig.com; mhazlett@mortoncraig.com
Thomas J Subbranni on behalf of Trustee Thomas J Subbranni trustee@subbranni.com,
szauber@subbranni.com; ecorma@subbranni.com; NJ84@ecfcbis.com; cwild@subbranni.com; Subbranni@remote7solu
tions.com; hinnaurato@subbranni.com
Thomas J Subbranni trustee@subbranni.com,
szauber@subbranni.com; ecorma@subbranni.com; NJ84@ecfcbis.com; cwild@subbranni.com; Subbranni@remote7solu
tions.com; hinnaurato@subbranni.com
Warren S. Jones, Jr. on behalf of Creditor Real Time Resolutions, Inc. email@warrensjones.com,
bestcasewsj@gmail.com; r46134@notify.bestcase.com

TOTAL: 9